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Department of Banking and Finance

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Atlanta, Georgia 30341-5565

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Sonny Perdue

Governor

November 21, 2006

Robert M. Braswell

Commissioner

VIA CERTIFIED MAIL – 7001 1940 0006 6836 8836

Chris Brown

1017 Palmer Road

Lithonia, Georgia 30058

ORDER TO CEASE AND DESIST

Pursuant to O.C.G.A. § 7-1-1018(a), the Georgia Department of Banking and Finance ("Department") hereby orders you, Chris Brown, to cease and desist from engaging in activities in violation of the Georgia Residential Mortgage Act ("GRMA"), O.C.G.A. § 7-1-1000 *et seq.* Specifically, the Department has evidence that you misrepresented material facts likely to induce a mortgagor to take a mortgage loan in violation of O.C.G.A. § 7-1-1013(1) and misrepresented or concealed information concerning mortgage transactions in violation of O.C.G.A. § 7-1-1013(2). You violated O.C.G.A. § 7-1-1013(6) by engaging in a course of business not in good faith.

Pursuant to the provisions of O.C.G.A. § 7-1-1018, you may request a hearing to contest this Order. This hearing, at which the Department will present its evidence and be represented by the Office of the Attorney General, will be before a judge of the Office of State Administrative Hearings. You may retain counsel of your choice. You may subpoena witnesses and documentary evidence.

The request for a hearing must be made in writing within twenty days of the date of this Order. Please be advised that if you do not request a hearing in writing within twenty days of the date of this Order, this Order shall become a final order. As a result, a licensed mortgage broker or mortgage lender will be prohibited from employing you for a period of three years to perform any functions governed by the Georgia Residential Mortgage Act. O.C.G.A. § 7-1-1004. This restriction in no way prohibits you from engaging in business with a mortgage broker or mortgage lender that is not licensed or required to be licensed by this Department. Should you have any questions concerning this matter, please contact Helen O'Leary, Non-Depository Financial Institutions Division Attorney, at (770) 986-1648.

A handwritten signature in black ink, appearing to read "Rod Carnes", is written over a horizontal line.

Rod Carnes, CFE

Deputy Commissioner

Non-Depository Financial Institutions Division